

AND IT IS AGREED, that the said parties of the first part their heirs, personal representatives and assigns, shall have the privilege of pre-paying the mortgage debt, hereby secured, with all interest and other charges, and obtaining a release of this Mortgage at any time before maturity hereof, and before default hereunder, upon payment of the entire mortgage debt, interest and other charges to the date of such prepayment, together with a bonus of one per cent. on the entire amount due as aforesaid, as a condition for the exercise of this privilege.

AND the said parties of the first part for themselves, their heirs, personal representatives and assigns, do further covenant to insure, and pending the existence of this Mortgage to keep insured in some good company, satisfactory to the said Mortgagee, its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Twenty-five hundred and eighty-five dollars, and to cause the policies to be effected thereon, to be so framed or endorsed, as in case of fire, to insure to the benefit of the said mortgagee, its successors or assigns, to the extent of their lien or claim hereunder, and to deliver said policies to the said Mortgagee, its successors or assigns; that they will pay the premiums of insurance as they become due and payable.

AND IT IS AGREED, that the said Mortgagee, its successors and assigns, may deduct from the payments made to it or them under this Mortgage, an amount of money sufficient to pay the contributions sufficient to secure such an amount of insurance upon the life of the said Raymond P. Adams under the natural death feature of the Relief Department of The Baltimore and Ohio Railroad Company, as will equal the amount due from the said parties of the first part to the said Mortgagee at any time, which insurance the said parties of the first part have agreed with the said Mortgagee to maintain for its security in the manner set out in the agreement providing for the maintenance of said insurance, by providing that this Mortgage shall, in the event of the death of Raymond P. Adams be purchased by his beneficiary by the use of the death benefits and be held by the purchaser as security. The said Mortgagee, its successors or assigns, may also if it so elects deduct from said payments, from time to time, such sums of money as may be necessary to pay all taxes, assessments,